



# Can my family qualify for financial help even if we're offered health insurance through my employer?

If you think you or your family members may be eligible for financial assistance, contact NY State of Health to get help applying:

📍 Online:  
[nystateofhealth.ny.gov](https://nystateofhealth.ny.gov)

📞 By Phone:  
1-855-355-5777 or  
TTY: 1-800-662-1220

👤 In person:  
Free help from a certified assistor

NY State of Health complies with applicable Federal civil rights laws and state laws, and does not discriminate on the basis of race, color, sex, age, national origin, creed/religion, marital/family status, arrest record, criminal conviction(s), gender identity, sexual orientation, predisposing genetic characteristics, military status, domestic violence victim status and/or retaliation.

## Family Health Insurance Coverage is Getting More Affordable

### New Eligibility Rule for Financial Assistance through NY State of Health

- As of January 1, 2023, eligibility for financial assistance for family members is based on affordability of **family coverage** offered by an employer.
- In 2025, a family health plan is considered “affordable” if the premium is less than 9.02 percent of the household income.
- If family coverage is considered unaffordable, family members may qualify for financial assistance.
- This does not change the affordability test for employees. If the employee can get affordable single (employee-only) coverage through their employer, they will not qualify for financial assistance through NY State of Health. However, family members may still be eligible.

### The Financial Assistance Eligibility Rule Before 2023

- Until 2023, health insurance was considered “affordable” based on the cost of single (employee-only) coverage.
- Until then, if the premium for single (employee-only) coverage was less than 9.61 percent of the employee’s household income, it was considered affordable. Employees who could get affordable health insurance from their employer did not qualify for financial help for a NY State of Health plan.
- If an employee did not qualify for financial help through NY State of Health based on this rule, the employee’s family members were also ineligible for financial help through NY State of Health. This applied even when the family health plan offered by an employer costs more than 9.61 percent of household income.

### What Can You Do?

- Use the NY State of Health Financial Assistance Calculator Tool: <https://info.nystateofhealth.ny.gov/employer-health-insurance-affordability-calculator>
- This tool gives an estimate to see if you or your family members are eligible for financial assistance. Your actual eligibility will be determined when you apply.